

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TENNESSEE

IN RE: Benjamin NMN Flowers, Sr., #18-33684-SHB
Shamiyah Alicia Flowers Chapter 13

OBJECTING PARTY: **CHAPTER 13 TRUSTEE OBJECTION TO CONFIRMATION**

- 1. Debtor(s) not eligible for chapter 13 relief. 11 U.S.C. § 109
- 2. Plan not proposed in good faith. 11 U.S.C. § 1325(a)(3)
- 3. Creditors receive less under the plan than they would receive in a chapter 7.
11 U.S.C. § 1325(a)(4)
- 4. Plan does not provide for payment of all disposable income. 11 U.S.C. § 1325(b)
- 5. The plan is not feasible. 11 U.S.C. § 1325(a)(6)
- 6. Petition not filed in good faith. 11 U.S.C. § 1325 (a)(7)
- 7. Debtor(s) has failed to pay required domestic support obligations post-petition.
11 U.S.C. § 1325 (a)(8)
- 8. Unsecured claims are improperly classified or plan unfairly discriminate as a class.
11 U.S.C. § 1322(b)(1)
- 9. Plan improperly provides for lien avoidance.
- 10. Collateral is undervalued or all collateral not listed. 11 U.S.C. § 1325(a)(5)(B)
- 11. No interest provided on claim or interest rate is insufficient. 11 U.S.C. § 1325(a)(5)(B)
- 12. Lack of adequate protection, either in monthly payment on secured debt or absence of insurance. 11 U.S.C. § 1325(a)(5)(B)
- 13. The plan does not permit a deficiency claim.
- 14. Security interest in principal residence is impermissibly modified, no mortgage arrearage listed, or mortgage default is not cured within a reasonable time. 11 U.S.C. § 1322(b)(2)
- 15. Plan does not provide for lien retention for a secured claim. 11 U.S.C. § 1325(a)(5)(B)
- 16. Debtor(s) have unfiled federal income tax returns. 11 U.S.C. § 1325 (a)(9).
- 17. Debtor(s) have failed to provide Trustee with copies of federal income tax returns.
- 18. Local Plan Form (3015-1) has been modified outside the parameters of Fed.R.Bankr. 9009.
- 19. Trustee preserves any and all other applicable objections to confirmation.
- 20. Other : _____

By signing this objection, I certify that I have given oral notice of this objection to the debtor(s) and their attorney at the meeting of creditors:

s/ Gwendolyn M. Kerney
Gwendolyn M. Kerney, #07280
Chapter 13 Trustee
PO Box 228
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